

Hi Action Savers!

It's all very exciting at the moment because we've got lots of brand new members, so we'd like to say an extra big HELLO and welcome you to the Action Savers Club.

This issue is packed with pages of fun – from making a Seedhead (turn to page 13 if you don't know what that is!), to reading about our ice sport action heroes on page 5. Plus all our regulars – the hilarious cartoon antics of the Gang, quizzes and puzzles, and of course lots of brilliant prizes and giveaways. Many of you already know the Gang, but if you don't, let me introduce you:



The leader of the Gang is Tom. He's the oldest and he loves all kinds of sport.

This is trendy Nikki. She has lots of hobbies and loves the environment.



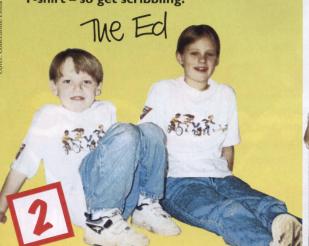
Jo is the brains of the Gang. He's computer-crazy and is always reading.

Anna is the youngest member (Tom's little sister) but she doesn't let herself be pushed around by anyone!



Here's Dudley –
Tom and Anna's dog.
He's just mad through
and through!

Read on to see more of the Gang!
Please, please, please keep on writing to us – we love to know what you're up to.
Write about anything – what else would you like to see in the magazine? What are you saving up for? What are your hobbies? Who's your favourite celebrity? Do you put your left sock on first or your right one?! You get the idea... If your letter, photo, drawing or joke is printed, you'll get an Action Savers Club T-shirt – so get scribbling!



Malily

Get scribbling!

Send your letters,
drawings and jokes to:
ACTION SAVERS CLUB,
ABBEY NATIONAL, ABBEY
HOUSE, 201 GRAFTON
GATE EAST, CENTRAL
MILTON KEYNES MK9 1AN.

And remember to always include your name, address, age, and your T-shirt size too (small, medium, large or extra large).



My school raised money for the people in Peru. We gave up sweets for a week and gave the money to our school.

I missed my sweets but I like helping poor people. Courtney Linton age 7.



Tom on ice by Rosina Loewy, age 9.

STAR ETTER

Our star letter writer is...
Fionnuala Somerville!
Well done! She has won three brilliant games: Operation,
Fraidy Cats and Flix.
Congratulations!

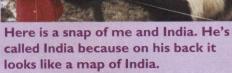
Ways To Save

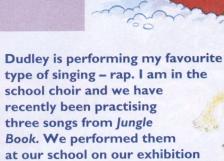
Every coin you get, do a coin rubbing of it and then when you come to count your money, count the coin rubbings instead.

Nadia Tarbiat, age 11.



My hobbies are playing piano, cooking and bike riding. My best friends are Rosanne, Tessie and Paula. Samantha McGregor, age 9.





Christopher Weighill, age II.

very famous singer

when I am older.

evening. I hope to be a

JUST A JOKE!

Where do fish put their money? In the river bank! Brian Moore, age 11.

Special thanks to Edward Norton, age 9, for his great portfolio of



Next Issue's Star Letter Prize

If your letter is chosen as our STAR LETTER, you'll win a fantastic bike from Muddy Fox. We've got a Silver Fox Delta (shown here) if you're 7 to 9 years old or a Panther if you're 10 to 12 years old - both with trendy jumbo forks and Shimano gears. (Frame and colour may vary from picture.) The prize also includes a helmet and knee pads for protection.



Last issue's

Loggerheads

The sports debate

In the last issue, Loggerheads asked you whether or not boys and girls should play the same sports at school. Here are some of your points of view.

What you said...

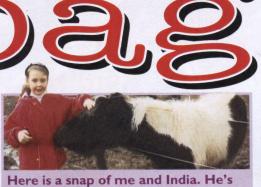
I think that boys and girls should be able to play together in every sport, but if some girls think they're a bit too weak to play against rough boys, they should be able to have an all-girls team and vice versa. Anenta Ratneswaren, age 10.

I think girls should play the girly games and boys play their games because football and rugby are rough games and boys are rough. Hockey and netball are soft games and girls are soft, so these games should stick as girly games. Bhavna Bhoobun, age 11.

At my school the girls play football and like it. The girls support football teams and take just as much interest as boys do. Boys should also be allowed the chance to play netball and hockey. If we don't play these games, we'll never know if we like them or not! Rules may be slightly different in an opposite gender game because of the difference in physical ability but the game would still stay virtually the same! Roddy Peters, age 11.

Some boys, like me, would rather play netball or hockey than football and rugby so I would say that you should get to play what you want. Nicholas Jones, age 8.





Rebecca Redman, age 8.

I am saving my money up for a holiday in Italy. I want to go there because I want to learn Italian and see how Italians pronounce their words because I'm half

Italian. Stacey Knight, age 91/2.

My sister and I perform small concerts every **Christmas and Easter** for family and friends. We raise money for the RSPCA each time. Without animals and plants we would never survive. We owe them our respect. In our concerts we sing, play the clarinet, harp, piano and guitar. Fionnuala Somerville, age 9.



om was down in the dumps. The next day was his birthday but the Gang seemed to have forgotten. "Some friends they are," he grumbled to himself. Little did he know that they had remembered his birthday and were planning a surprise party for him! Everyone was helping and, as it was a special occasion, they did chores to earn the money to buy ingredients for a cake. "It's cheaper and more environmentally friendly to have homemade decorations!" said Nikki. So Anna and Dudley dug out some old Christmas tinsel and baubles in the colours of Tom's favourite football team. With the help of Anna's mum, they made a 'Happy Birthday' banner from the letters in old newspapers. Meanwhile Jo and Nikki bought the ingredients and with Jo's dad they made a huge, gooey chocolate cake.

The next day Tom couldn't find the Gang anywhere. He was feeling really sorry for himself when suddenly he heard Anna calling him from the kitchen. When he got there it was very dark and quiet. "How strange," he thought, turning on the light. "Surprise!" they all yelled. "Wow! What

a birthday!" said Tom beaming.

you find yourself in need of a good game – all you need is a few friends and...

1. A **sect**. The Sheet Game: one person leaves the room. While he or she is gone, some of the others hide under the sheet, making weird shapes with their bodies. Not everyone has to get under the sheet; some can hide elsewhere in the room. When the person outside returns, he or she has to guess exactly who is under the sheet. The point is to make it as difficult to guess as possible. Trickery is the name of the game! Minimum number of players – *five*.

2. Doughouts. The Doughnut Game: tie doughnuts to a washing line with pieces of string (don't forget to ask an adult to help you with the scissors) and then try to eat them without using your hands and without licking your lips! It's a sticky business! Number of players – as many as you like!

3. Two Specoss, The Spoon Game: tie a teaspoon to the end of a long (3 metre) piece of string. Then tie a second teaspoon to a second piece of string. Divide players into two lines. The first person in each line threads a spoon DOWN the neck of their clothing and down until it comes out of their trouser leg or skirt. The next person threads the spoon UP their clothes until it comes out of the neck. Carry on along the line. The first line to finish wins. Minimum number of players – three in each team.

WASTE NOT, WANT NOT!

As we all know, the Earth's resources won't last forever so it's crucial that we stop using them up. Don't just throw things away – recycle old newspapers, bottles and cans. Most towns have recycling banks (big metal containers) where you can take your old items to be made into new products. Your local council can tell you where your nearest

recycling centre is.

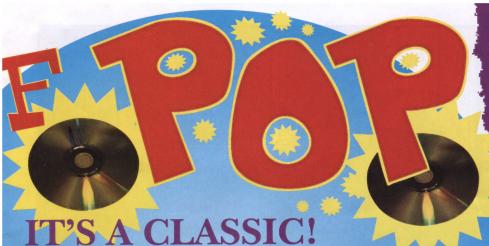


world's biggest colour game consoles and we've got one to give away! The prize not only includes the 16-bit machine with joypad, but comes with Micro Machines Military from Codemasters, a new all-action game with pecking chickens and armed ants! To enter the draw, put your name and address on a postcard and send it to: Action Savers Club/Megadrive, PO Box

3094, South Woodham Ferrers, Chelmsford CM3 5AS by 31 May 1997.







Before the pop charts existed, the world's most popular musicians were classical composers such as Beethoven, Bach and Mozart. The first performance of a new symphony was as exciting as the release of a new album. They still top the classical album charts today, over 100 years after they died!

Don't know much about classical music? Here's your chance to learn! We've got five boxed CD sets of 'The Classic Experience' each with four compilation CDs of some of the most well-known classical pieces ever written. You'll be surprised at how many you recognise!

To enter the prize draw, put your name on a postcard and send it to: Action Savers Club/Classic CD, PO Box 3094, South Woodham Ferrers, Chelmsford CM3 5AS by 31 May 1997.

JUST A JOKE

Why couldn't the

skeleton go to the dance?

He had no body to go with!

Eashani Easwaramohan,

age 12



CLASSIC EXPERIENCE

In 1952, an American composer called John Cage wrote a tune called '4.33'. The first time it was ever performed, the pianist sat in the tune was four minutes and 33 seconds of silence!

Ract

front of his piano and did nothing:

COMPETITION

Do you think you could design a better CD cover than the ones in the shops?

Well now's your chance! Send us your design for the cover of your favourite band's new CD. The winner will receive a fantastic Philips portable CD player.

Send your entries to: Action Savers Club/ CD cover, Abbey National, Abbey House,

201 Grafton Gate East, Central Milton Keynes MK9 IAN by 31 May 1997.





My Dream Date...

Zoe Ball of Live and Kicking: "Jim Carrey - I met him once and was totally smitten! And anyone from my favourite football team, Manchester United."



Otis the Aardvark, of Children's BBC: "Julie Etchingham from **Newsround and Katy** Hill from Blue Peter hubba-hubba!!"

Martina Grant of Fun House: 'Peter Andre - I think he's gorgeous. (Apart from my boyfriend of course!)"

Patsy Palmer of EastEnders "My dream date has got to be Nick Love. He's my fiancé!"

Melanie Grant of Fun House: "George Michael. I've always liked him since Wham! (Apart from my boyfriend that is!)"

> Katy Hill of Blue Peter: "My dream date would be my boyfriend, but Brad Pitt comes a close second!"

Bobby Davro of Run the Risk: "My wife, or Geoff Capes it's difficult to choose!!"

And as for Romana: My dream date would be the Johnny Depp.













JUST THINK WHAT YOU'RE DOING TO THE ENVIRON-MENT

WE SHOULD BE RE-USING, RE-CYCLING AND SAVING ENERGY.











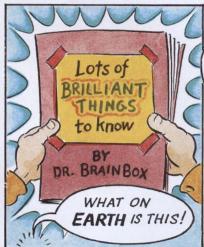
























The next Chinese New Year will fall on 7 February instead of 1 January. This is because China, like some other countries and religions, has a different calendar to ours in Britain.

hinese Nev

It is the custom for Chinese people to wear new clothes at New Year and to pay their respects to the Kitchen God by cleaning the house, ensuring all bills are paid and decorating the walls with flowers. Food gifts are given such as little orange fruits

The Animal Years

Each new Chinese year is called after an animal – 1997 is the 'Year of the Ox (or Cow)'. The animals are taken from a legend dating back over five centuries before Jesus Christ was born. The God Buddha commanded that every animal should visit him and pay their last respects before he died. However, many of the animals were afraid, having been punished for bad deeds in the past, and did not show up – with 12 brave exceptions: a rat, ox, tiger, rabbit, snake, horse, goat, monkey, rooster, dog, pig and dragon.

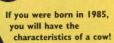
Each year is dedicated to one of these creatures and given its

characteristics, as are the people born in that year. To find out which animal sign you are, assuming you were born between 1984-1990, check out the chart, right:

called kumquats, symbolising good fortune ahead.

When the moon is full, the New Year festivities are brought to a close with the Lantern Festival. The streets are filled with lanterns signifying the coming of spring and new life. Dancers jig beneath the long, snaking skirts of lion and dragon

costumes to ward off evil spirits.



characteristics of a cow!	
YEAR	ANIMAL
1984	Rat
1985	Ox/Cow
1986	Tiger
1987	Rabbit
1988	Dragon
1989	Snake
1000	Horse

Hogmanay

- Scottish New Year

The Scots certainly know how to celebrate this event with the lighting of hilltop beacons (fires) and plenty of merriment and singing. You may have heard people sing the traditional Scottish song 'Auld Lang Syne' in which they link arms and celebrate friendship past

> and present. In Edinburgh, come midnight, everyone converges on the Royal Mile, the main street of the city, where there is dancing, music and fireworks.



Above: Young boy blows a 'shofah' to herald the lewish new year.

Hashanah

- Jewish New Year

Jewish people celebrate New Year in September and October on the first and second days of Tishri (the Jewish calendar). At this time they seek forgiveness

from God for any wrongs they may have done. There are 10 days of prayer and then the Day of Atonement when many Jews will fast (go without food) for a day as a sign of their dedication to God.

promise at any time of year, and have stuck to it, write and tell us about it!

Vish u

- The Malayalam New Year

RESOLUTIONS

If you've ever made a resolution or a

This is celebrated every year on 14 April by followers of the Hindu religion from a south-west region of India called Kerala. Parents create a special display in their homes with flowers, fruit, vegetables, mirrors and brass lamps, but their children aren't allowed to see it until New Year's Day. Then presents and money are exchanged and family and friends get together for a lively feast.



British New Year

On December 31 in Britain the seasonal celebrations involve making merry with friends and family. Hundreds of people converge on Trafalgar Square in London for a big open party with singing and dancing. Others in London go along to Westminster Bridge to hear Big Ben strike midnight. Throughout Britain 'Auld Lang Syne' has been adopted from the Scots as the traditional song.



We've got 10 copies of this fantastic Atlas of Earthcare from Gaia Books to give away. Learn all about our planet and how to look after it. To enter

the draw, put your name and address on a postcard and send it to: Action Savers Club/ Atlas, PO Box 3094, South Woodham Ferrers. Chelmsford CM3 5AS by 31 May 1997.

CHARACTERISTICS

Friendly, caring, clever and funny, Rats love people. Sometimes secretive, they like taking risks and are always on the move.

Calm, sensible and reliable, Oxen/Cows are good listeners and excellent in a crisis. They can be grumpy sometimes!

Brave, passionate, aggressive and outspoken. Tigers are also warm and generous but don't like being taken for granted.

Sociable, kind, artistic but not show-offs. Sensitive souls, Rabbits often imagine they are ill, but are generally lucky in life.

Dragons are independent, intelligent, determined, sometimes impatient and quick to anger, but also quick to apologise.

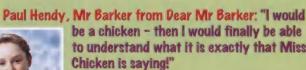
Knowledgeable and careful but easily shocked. Snakes demand loyalty from their friends and are selfish and lazy at times.

Energetic, sporty, well-dressed and great in conversation. Horses enjoy gossip, arguments and often believe they know best.



were an animal I would

Mark Speight from Scratchy & Co: "I'd be Wacko from The Animaniacs. I've got no idea what kind of animal he is - he's a kind of a cat crossed with a monkey I think - but he's completely and totally insane and is always playing pranks on people."



to understand what it is exactly that Miss

Jodie Baldwin, 'Cher' in Byker Grove: "If I were an animal I can guarantee I would be a monkey because they chatter a lot and I've been told that I do too! What about a parrot, that would be good. They're colourful and beautiful as well as chatty!"

> Neil Buchanan from Art Attack: "A bird - I love flying! In fact I'm learning to fly at the moment and if I were a bird wouldn't have to take the exams and read lots of boring books about aeroplane engines!"





SEND YOUR ANSWERS ON A POSTCARD WITH YOUR NAME AND ADDRESS TO: ACTION SAVERS CLUB/POP QUIZ, WORDSEARCH OR NUMBER FUN, PO BOX 3094, SOUTH WOODHAM FERRERS, CHELMSFORD CM3 5AS. (IF YOU ENTER ALL THREE COMPETITIONS, PLEASE DO SO ON SEPARATE POSTCARDS.) THE CLOSING DATE IS 31 MAY 1997.

YOU ENTER MORE THAN ONE OF OUR COMPETITIONS you'll spend a lot on stamps. So why not put a few postcards into one envelope? Four postcards in an envelope will cost you 20p second class. Don't forget to put your name and address on each one!

JUST A JOKE What do jelly immeriit Saine,













- 1. Which solo pop star used to sing
- 2. Who is the the famous uncle of the boys in 3T?
- 3. Who is the owner of this hair?

What are the next numbers in the sequences? We've got 10 super number-crunching 5 in I calculators from Tiger Electronics to give away to Number Fun winners. Just put your three answers on a postcard, together with your name and address, and send it to the address in the box

above by 31 May 1997.



Put your answers on a postcard with your name and address, send it to the address in the box above and you could win Brain Box by

Steven Rose (Portland Press), a fascinating book about the brain with brain-boggling games and tips on keeping mentally fit. Closing date: 31 May 1997.

See how many words from the list below you can find hidden among the word search. You can look for them in vertical, horizontal and diagonal lines, and even backwards! When you've finished, you'll notice that one word from the list cannot be found. Which one is it?

ABBEY ACCOUNT COIN MONEY

NATIONAL PENNY PIGGY BANK POUND

SAVER SAVINGS WORTHWHILE

D X B G B G G S B



he Monster Crossword Book (published by Red Fox)

contains over 100 pages of monster crossword fun and we've got 40 to give away. To enter the draw, put your Wordsearch answer on a postcard with your name and ddress and send it to the address in the box above by 31 May 1997.



Ways To Save

Always leave a few coins in your money box so that you have a head start when you start again.

In the Gang cartoon, which hibernating animals does Nikki mention?

Help the 101 Dalmatians
escape from the evil
Cruella De Vil with this
fantastic handheld LCD
game from Tiger
Electronics. We've got 15 to
give away – just send your

name and address on a postcard to: Action Savers Club/Dalmatians, PO Box 3094, South Woodham Ferrers, Chelmsford CM3 5AS by 31 May 1997.

GORGA MAKE A SEEDHEAD

EQUIPMENT: A pair of old tights; a large plastic lemonade or cola bottle; scissors; grass or cress seeds; sawdust; felt; and glue.

Remember to ask an adult to help you when you use scissors or glue!

METHOD:



- I. Cut the top and bottom off the plastic bottle with a pair of scissors so that you have a plastic tube. Top tip: put sticky tape around the cut edges of the bottle so that they are not rough or sharp.
- 2. Cut one leg off the tights at knee level so that it is like
- a pop sock. Pull the tight over the tube so that the foot is stretched over the base.
- 3. Pour the seeds into the tube so that they are lying in an even layer on the foot of the tight.
- 4. Pour sawdust on top of the seeds so that it fills 10-15cm of the tube. Push it down with your fist to pack it in tightly.
- 5. Keep pushing down so that the tube slips out of the top of the tight. Then tie the top in a knot so that the seeds and sawdust are contained inside. The knotted end is

the base of your Seedhead. You can balance him or her on a mug or small flower pot.

6. Now give your Seedhead a face using

felt or buttons for features – you could even buy sticky wobbly eyes. Simply glue them on. To make a nose, grab a bit of the face in the

make a nose, grab a bit of the face in the middle and twist it around tying it with thread or a small elastic band.

7. All that is missing now is hair. Water the top of the head with half a glass of water every day and within five days your Seedhead should begin sprouting a fantastic mane of green hair! You may find the hair grows through more easily if you cut through the tight at the top of the head. Why not play hairdresser and give it a trim!



Born: 12 June 1929. Frankfurt, Germany. Anne Frank was a young Jewish girl who grew up in Holland during World War II. She became famous after her diaries were discovered. The diaries tell of how she

and her family were forced into hiding by the Nazis just

after her 13th birthday and spent two years in secret rooms in a house in Amsterdam. The diaries of her life and her brave spirit have been the subject of many books, plays

Shirley Temple

Born: 1928, Santa Monica, California, USA. Shirley Temple is possibly the most famous child star ever. She performed on stage and in movies throughout the 1930s and 1940s, often upstaging adult co-stars in

> such films as 'Heidi' and 'Rebecca of Sunnybrook Farm' (both of which she made when she was only ten!). Her success faded in her twenties but in 1989. President Bush made her an ambassador to Czechoslovakia.



It's not only adults that do amazing things. Throughout history children have made their mark in incredible ways...

Wolfgang Amadeus Mozart

Born: 5 December 1791, Salzburg, Austria. Wolfgang Amadeus Mozart was a musically-gifted child genius who went on to even greater success in his brief adult life. At the age of four he completed his first composition (Minuet and Trio for Piano in G). And by his 10th birthday he had already written several symphonies. His colourful life was brought to the big screen in the film 'Amadeus'. Frequently ill, he died - some say poisoned by a jealous rival - at the age of 24.

Peter Pan

Created: 1911 by JM Barrie, United Kingdom.

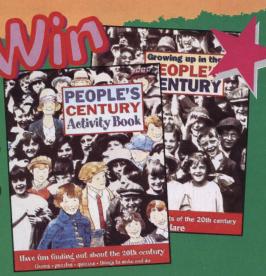
Peter Pan is the star of JM Barrie's much-loved children's book

about the boy who never grows up and his adventures in Never-Never Land with the fairy Tinkerbell and the evil Captain Hook. It is a wonderful read about being young and believing in the unbelievable. JM Barrie donated profits from the sales of the book to the Great Ormond Street Hospital for Sick Children. Since his death, the publishers

have continued to make donations.

Growing up in the People's Century is a fantastic book that includes accounts of major events in history as seen through the eyes of children involved; while People's Century Activity Book has lots of great puzzles, activities and quizzes all about historical events. We'v got 15 copies of each book, published by BBC Books, to give away. To win a pair, put your name and address on a postcard and send it to: Action Savers Club/

History, PO Box 3094, South Woodham Ferrers, Chelmsford CM3 5AS by 31 May 1997.



Ways To Save

Try collecting 20 pence pieces in an empty Smarties tube. When it's full you should have enough for a CD!

oals

School questionnaire results

The results of last issue's questionnaire are now in and, first of all, we'd like to say "thank you" to everyone who took part. The response was overwhelming and the findings are fascinating:

Why did the chocolate

button want to go

to school?

Because it wanted to be a Smartie! Zara Sukharisingh, age 10

- Nearly all of you said that you liked going to school (with just over half saying "yes" and just under half saying "sometimes").
 The number that said no is less than five per cent – great news!
- Just over three-quarters of you said that you liked your form teacher. More great news for JUST A JOKE! your form teacher!
 - Your favourite subjects were maths, art and PE, with maths just coming out on top. You brain boxes!
 - Most of you would like to go to university when you are older.

- If you could do another sport at school, the favourite would be trampolining, with over one in three of you picking it out from our list of options. High flyers!
- We asked whether there should be more PE/sport at school, and 68 per cent of you said "yes".
- And when we asked you what subject you would like to do that your school doesn't offer, most of you chose cookery and a variety of languages. Maybe you'll all be French chefs oh là là!



ACTION SAVERS EXTRAS

Why not collect the Action Savers Club goodies?



To order any of the Action Savers Club goodies, fill in the order form on the right (get an adult to give you a hand) and send it with a cheque or postal order made payable to Abbey National plc, to: Abbey National, Dept 6000, Snowdon Drive, Winterhill, Milton Keynes MK6 1 HQ.



Dudley Dog money box at £2

I enclose a cheque/postal order made

payable to Abbey National plc for:

Action Savers Club wallet at £3

Total

Name

Account no.

Address

Postcode

Date

Parent/guardian signature

Statutory rights are not affected. The offer is only open to applicants in the UK and British Forces overseas and is subject to availability. Please do not include any other correspondence with your order form. The goods are supplied by Abbey National plc, Abbey House, Baker Street, London NW1 6XL.

Please send this order form and payment to: Abbey National, Dept 6000, Snowdon Drive, Winterhill, Milton Keynes MK6 1HQ.



December

Dad keeps saying that my New Year's resolution should be to earn my own keep! I hope he's only joking because there are lots of things that I want to do at school before I get a job - like learn to use a microscope in science next year. My real resolution is to save more money - I don't know what for yet but I'm sure I'll think of something!

1 January

It's 1997! Pretty soon it'll be the Millennium - I can't wait. The celebrations will be fantastic. And then we'll be into the 21st century - wow! I reckon we'll be zooming around the Universe in little spaceships by then, but Dad says we won't even notice the difference - what a downer!

2 January

The rest of the Gang were talking about joining an ice hockey club today - Anna is really excited about it. I'm not sure if ice hockey is the sport for me - for a start my glasses wouldn't fit under the helmet! The computer game might be fun though - and finger exercise is very important!

3 January

I now know what I'm saving up for: I've decided that I'm going to be a very famous scientist, which means that I'll need a huge laboratory full of lots of expensive equipment and test tubes. I wonder how much money I'll need to save? Lots, I suppose. Maybe I'll save up for a bigger piggy bank first! Better yet, I'll get an elephant bank!



When snow falls on the highest mountains it does not melt; it just builds up. As new layers of snow are deposited, they press down on the existing snow, turning it into densely packed ice. This causes huge sheets of ice to form in hollows on the mountain side. Rivers of ice flow from these hollows and these are called glaciers. They move slowly down the mountain side (about a metre a day) and into valleys, before reaching the sea. Here they either break up into icebergs or stay in one piece as vast, floating platforms. Glaciers can now only be seen in the Antarctic and Greenland but during the last Ice Age (about 11,000 years ago) ice sheets covered nearly a third of the planet's surface.

PRIZE DRAW AND COMPETITION TERMS AND CONDITIONS

PRIZE DRAW AND COMPETITION TERMS AND CONDITIONS

1. Open to any Abbey National Action Savers Club member aged up to 12 inclusive and resident in the UK, other than any Action Saver related to an Abbey National employee or anyone connected with the draw. 2. The draw will take place on 3 June 1997 and winners will be notified by post by 4 July 1997 (unless otherwise stated). The draw will be supervised by an independent judge whose decision will be final. No correspondence will be entered into. 3. Only one entry per person. No cash alternatives available. 4. Anyone wishing to enter the draw may do so by sending their name and address on a postcard to: Action Savers Club, PO Box 3094, South Woodham Ferrers, Chelmsford CM3 5AS. 5. Proof of posting cannot be accepted as proof of delivery, responsibility cannot be accepted for entries lost or delayed in the post. Entries will not be returned. The closing date for receipt of entries is 31 May 1997. 6. Entry into the draw authorises Abbey National to publish the names of winners. A list of winners' names will be available for up to three months after the draw date by sending a stamped addressed envelope to Action Savers Club, Abbey House, 201 Graffon Gate East, Milton Keynes MK9 1AN. 7. Promoter: Abbey National plc, Abbey House, Baker Street, London NW1 6XL. Registered in England no: 2294747.

All information in this magazine is correct at the time of going to press.



Three of these buttons are from the same cardigan. Can you tell which is the odd one out? Write your answer on a postcard with your name and address and send it to: Action Savers Club/Brainteaser, PO Box 3094, South Woodham Ferrers, Chelmsford CM3

5AS by 31 May 1997. The first 20 correct answers drawn will win Lights Out from Tiger Electronics, the addictive electronic game with thousands of puzzles and three levels of play. (Batteries not included.)



